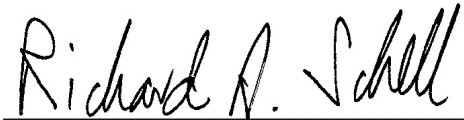


having considered and sustained the Defendant's objections to the Magistrate Judge's report and recommendation concerning the Plaintiff's claims alleging violations of Sections 392.304(a)(8) and 392.304(a)(19) of the Texas Finance Code, the court hereby grants summary judgment with respect to the same. Based on the foregoing, the Defendant's motion for summary judgment is hereby **GRANTED** in its entirety.

IT IS SO ORDERED.

SIGNED this the 3rd day of October, 2013.

A handwritten signature in black ink, reading "Richard A. Schell". The signature is written in a cursive, flowing style. The first name "Richard" is written with a large, prominent "R". The middle initial "A." is written in a smaller, more compact script. The last name "Schell" is written with a large, prominent "S" and a long, sweeping tail that extends to the right.

RICHARD A. SCHELL
UNITED STATES DISTRICT JUDGE